

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: CHRISTINA A. LACOMB, ET AL

Group Art Unit:

Serial No.:

Examiner:

Filed:

For SYSTEM, METHOD AND COMPUTER
PRODUCT TO DETECT BEHAVIORAL
PATTERNS RELATED TO THE FINANCIAL
HEALTH OF A BUSINESS ENTITY

INFORMATION DISCLOSURE STATEMENT

- ☒ 1 **Pursuant to 37CFR 1.97(b)**
[within 3 months of national, non-CPA filing or prior to 1st Office Action] *no charge*
- ☐ 2 **Certification Pursuant to 37 CFR 1.97(c)(1)**
[before Final Office Action, Allowance, or other action closing prosecution] *no charge*
- ☐ 3 **Fee Payment Pursuant to 37 CFR 1.97(c)(2)**
[before Final Office Action, Allowance, or other action closing prosecution] *\$180.00*
- ☐ 4 **Certification & Fee Payment Pursuant to 37 CFR 1.97(d)**
[On or before issue fee payment] *\$180.00*

ATTN: MAILSTOP PATENT APPLICATION
US PATENT & TRADEMARK OFFICE
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Sir:

The following are submitted in the above application in compliance with 37 CFR 1.97 and 37 CFR 1.98:

- ☒ 5 A list of documents on form PTO-1449 or Substitute together with copies of each identified document and a translation thereof or a concise explanation of each non-English language document or a Search Report from an International Searching Authority for a patent application filed via the Patent Cooperation Treaty or document(s) cited in the application or the priority application.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on the date indicated below.

Date of Deposit_____
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This paper is submitted in accordance with:

- ☒ 6 37 CFR 1.97(b): [within 3 months of national, non-CPA filing or prior to 1st Office Action]
- ☐ 7 37 CFR 1.97(c): [before Final Office Action, Allowance, or other action closing prosecution, whichever is earlier]; and
- ☐ 8 The required Certification made in item 11 below;
- ☐ 9 ^{or} The \$180.00 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 15 below.
- ☐ 10 37 CFR 1.97(d): [on or before issue fee payment]; and
- a) The required Certification is stated in item 11 below; and
- b) The \$180.00 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below.
- ☐ 11 Certification
- ☐ 12 Each item of information contained in this Statement was first cited in any communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of this Statement; or
- ☐ 13 No item contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the person signing this document after making reasonable inquiry, no item of information contained in this Statement was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing date of this Statement.
- ☒ 14 Payment of all applicable fees:
- ☒ 15 Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 07-0868

An original and two (2) copies of this document are enclosed.

Respectfully submitted,

11/21/03

Date

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FORM PTO-1449 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 130802	SERIAL NO.
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <u>LIST OF ITEMS</u>				Applicant CHRISTINA L. LACOMB, ET AL	
				Filing Date	Group
OTHER INFORMATION (Including Author, Title, Date, Pertinent Pages, etc.)					
	C1	K. Fanning, et al, "Neural Network Detection of Management Fraud using Published Financial Data," International Journal of Intelligent Systems in Accounting, Finance and Management, Vol. 7, 1998, pp. 21-41.			
	C2	K. Fanning, et al, "Detection of Management Fraud: A Neural Network Approach," International Journal of Intelligent Systems in Accounting, Finance, and Management, Vol. 4, 1995, pp. 113-126.			
	C3	Academy of Accounting and Financial Studies Journal, Volume 1, Number 1, 1997			
	C4	Kerry L. Francis, et al, "Why Understand Financial Accounting and Reporting Fraud?", Professional Liability Underwriting Society, 15 th Annual International Conference, Orlando, Florida, November 12, 2002, pp. 1-10.			
	C5	Dr. Obeua S. Persons, "Using Financial Statement Data to Identify Factors Associated with Fraudulent Financial Reporting", Journal of Applied Business Research, Volume II, Number 3, pp. 38-46.			
	C6	Liming Guan, et al, "Ratio Analysis - Predictor of Fraud?" presented in Auditing Section Midyear Conference, 2001, pp. 1-22.			
	C7	Conan C. Albrecht, et al, "Can Auditors Detect Fraud: A review of the Research Evidence", Journal of Forensic Accounting, 1524-5586/Vol. II (2001), pp. 1-12.			
	C8	"Appendix F - Analysis of SEC Accounting And Auditing Enforcement Releases", retrieved from the Internet at <URL: http://www.pobauditpanel.org/downloads/appendixf.pdf >, pp. 223-228.			
	C9	"Fraudulent Financial Reporting: 1987-1997 - An Analysis of U.S. Public Companies" retrieved from the Internet at <URL: http://www.rohanchambers.com/Courses/Auditing/fraudulent_financial_reporting_.htm >, pp. 1-5.			
	C10	Barbara Apostolou, et al, "Management Fraud Risk Factors: Ratings by Forensic Experts", The CPA Journal [online], Retrieved from the Internet at URL: http://www.nysscpa.org/cpajournal/2001/1000/features/f104801.htm >, pp. 1-3.			
	C11	Lorraine Magrath, et al, "Abusive Earnings Management and Early Warning Signs" The CPA Journal [online], Retrieved from the Internet at <URL: http://www.cpajournal.com/0802/features/f085002.htm >pp. 1-5.			
	C12	Richard M. Rockwood, "Accounting: Focus on the Red Flags", retrieved from the Internet at <URL: http://www.focusinvestor.com/AccountingRedFlags.pdf >, pp. 1-7.			
	C13	"Behind The Numbers Methodology" [online] Retrieved from the Internet at <URL: http://www.behindthenumbers.com/btn_guest_types.asp >, pp. 1-9.			
	C14	Professor James Van Horne, "Even Without Fraud, Financial Statements Can Be Misleading", [online] retrieved from the Internet at <URL: http://www.gsb.stanford.edu/news/vanhorne.html >, pp. 1-3.			
	C15	Carolina Koornhof, et al, "Financial Statement Fraud - The opinion of investors and lenders on red flags" [online] retrieved from the Internet at <URL: http://www.accountancysa.org.za/archives/2002feb/survey/fraud.htm >, pp. 1-6.			
	C16	Paul A. Griffin, "Got Information? Investor Response to Form 10-K and Form 10-Q EDGAR Filings" [online] retrieved from the Internet <URL: http://faculty.gsm.ucdavis.edu/~pgriffin/go/EDGARpap2002.pdf >, pp. 1-44.			
	C17	Larry E. Rittenberg, et al, "How the Risk-Based Approach to Auditing Should Have Detected WorldCom and Other Recent Frauds" [online] retrieved from the Internet at <URL: http://www.swcollege.com/acct/rittenberg/fourth_edition/detecting_fraud.html >, pp. 1-3.			
	C18	Joseph T. Wells, "Irrational Ratios" [online] retrieved from the Internet at <URL: http://www.aicpa.org/pubs/jofa/aug2001/wells.htm >, pp. 1-7.			
	C19	"ISS Corporate Governance Quotient" retrieved from the Internet at <URL: http://www.isscgq.com/abouttheratings.htm >, pp. 1-2.			
	C20	Jill Hofreiter, "Auditing Tools for Fraud", Oct 2002, The institute of internal auditors, [online] retrieved from the Internet at <URL: http://www.theiia.org/newsletter/index.cfm?news_id=210 >, pp. 1-4.			
EXAMINER				DATE CONSIDERED	
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant					